

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Matthew H. Langham
Terri Langham

Debtor(s).

Case No. 22-70020-JAD

Chapter 13

Related to Doc. Nos. 41 & 45 and 50

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: The Trustee
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated January 12, 2023

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from \$ _____ to
\$ _____ per _____, effective _____; and/or the Plan
term shall be changed from _____ months to _____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: The claim of PA Rev. (Claim #2) shall govern. The claim of One Main Financial (Claim 11) shall govern at 12.23% with ongoing escrow of \$31.34 from month one.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 27th day of February, 2023

Dated: 2/27/2023

A handwritten signature in black ink, appearing to be "JD", with a stylized flourish extending to the right. The signature is written over a horizontal line.

United States Bankruptcy Judge
Jeffery A. Deller

Stipulated by:

/s/ Lawrence W. Willis
Lawrence W. Willis (PA I.D. #85229)
Counsel to Debtor
Willis & Associates
201 Penn Center Blvd Suite 310
Pittsburgh, PA 15235
412-235-1721
help@westernpabankruptcy.com

Stipulated by:

/s/ Katherine DeSimone
Katherine DeSimone (PA I.D. #42575)
Counsel to Chapter 13 Trustee
Office of the Chapter 13 Trustee
U.S. Steel Tower – Suite 3250
600 Grant Street
Pittsburgh, PA 15219
412-471-5566
kdesimone@chapter13trusteedpa.com

cc: All Parties in Interest to be served by Clerk

FILED
2/27/23 10:55 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Matthew H Langham
Terri Langham
Debtors

Case No. 22-70020-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Feb 27, 2023

Form ID: pdf900

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew H Langham, Terri Langham, PO Box 81, Plumville, PA 16246-0081
15447951	+ Holiday Financial Serv, 2340 Warren Rd Ste 205, Indiana, PA 15701-2413
15454411	+ Indiana Regional Medical Center, 835 Hospital Rd, Indiana, PA 15701-3629
15454697	+ KeyBridge Medical Revenue Care, PO Box 1568, Lima, OH 45802-1568

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Feb 28 2023 00:08:21	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15454401	+ Email/Text: bankruptcynotices@aarons.com	Feb 28 2023 00:09:00	Aaron's Sales & Lease, 2020 Shelly Drive, Indiana, PA 15701-2388
15447945	+ Email/Text: bankruptcynotices@aarons.com	Feb 28 2023 00:09:00	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
15447946	+ Email/Text: caineweiner@ebn.phinsolutions.com	Feb 28 2023 00:09:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15454404	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2023 00:08:06	Capital One, 1500 Capital One Drive, Richmond, VA 23238
15447948	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 28 2023 00:09:00	Credit Management Company, Attn: Bankruptcy, 1121 Noblestown Road, Pittsburgh, PA 15205-3956
15454407	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 28 2023 00:08:20	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15447949	+ Email/Text: info@financesysteminc.com	Feb 28 2023 00:09:00	Finance System, Inc., Attn: Bankruptcy, 5703 National Road East, Richmond, IN 47374-2619
15447950	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 28 2023 00:09:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15463738	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 28 2023 00:09:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15447952	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 28 2023 00:09:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15447947	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 28 2023 00:08:23	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15447953	+ Email/Text: processing@keybridged.com	Feb 28 2023 00:09:00	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167

District/off: 0315-7

User: auto

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15459091	Email/Text: ktramble@lendmarkfinancial.com	Feb 28 2023 00:09:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
15449369	Email/PDF: resurgentbknofications@resurgent.com	Feb 28 2023 00:08:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15447954	^ MEBN	Feb 27 2023 23:59:45	Lendmark Financial Service, 1735 North Brown Road, Suite 300, Lawenceville, GA 30043-8228
15454415	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 28 2023 00:08:05	Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15447955	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 28 2023 00:09:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15447956	+ Email/Text: angela.abreu@northwest.com	Feb 28 2023 00:09:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15447957	+ Email/PDF: cbp@onemainfinancial.com	Feb 28 2023 00:08:03	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15469730	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 28 2023 00:09:00	OneMain Financial Group, LLC, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
15461187	Email/Text: perituspendrick@perituservices.com	Feb 28 2023 00:09:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15447958	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2023 00:08:40	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15453848	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 28 2023 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15454420	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Feb 28 2023 00:09:00	Progressive Insurance, 6300 Wilson Mills Rd, Cleveland, OH 44143-2182
15454422	+ Email/PDF: gecsed@recoverycorp.com	Feb 28 2023 00:08:20	SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
15447959	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 28 2023 00:09:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15448043	+ Email/PDF: gecsed@recoverycorp.com	Feb 28 2023 00:08:03	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15447960	+ Email/Text: bankruptcydepartment@tsico.com	Feb 28 2023 00:09:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15464772	Email/PDF: ebn_ais@aisinfo.com	Feb 28 2023 00:08:42	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OneMain Financial Group, LLC
15454402	*+	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
15454403	*+	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15454406	*+	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15454408	*+	Finance System, Inc., Attn: Bankruptcy, 5703 National Road East, Richmond, IN 47374-2619
15454409	*+	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15454410	*+	Holiday Financial Serv, 2340 Warren Rd Ste 205, Indiana, PA 15701-2413
15454412	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson

District/off: 0315-7

User: auto

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15454405	*P++	Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15454413	*+	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15454414	*+	KeyBridge Medical Revenue, Attn: Bankruptcy, 2348 Baton Rouge Ave, Lima, OH 45805-1167
15454416	*+	Lendmark Financial Service, 1735 North Brown Road, Suite 300, Lawenceville, GA 30043-8228
15454417	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15454418	*+	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15454419	*P++	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15454421	*+	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15454422	*+	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15454423	*+	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630

TOTAL: 1 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor OneMain Financial Group LLC bnicholas@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Matthew H Langham ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Terri Langham ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5